

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re:

Clauda A. Nesmith,

Debtor.

Case No. 22-13283-AMC

Chapter 13

**Notice of Objection to Claim No. 3
by Claimant Capital One Auto Finance, and Hearing Date**

The Debtor in the above-captioned matter has filed an objection to the proof of claim you filed in this bankruptcy case.

1. **Your claim may be reduced, modified, or eliminated.** You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult an attorney).
2. **If you do not want the court to change or eliminate your claim, you or your lawyer must attend the hearing on the objection,** scheduled to be held telephonically on Thursday, October 3, 2024, at 11:00 a.m. before Chief U.S. Bankruptcy Judge Ashely M. Chan. To attend the hearing, dial 877.873.8017 and enter access code 3027681. If you or your attorney do not attend the hearing on the objection, the court may decide that you do not oppose the objection to your claim.
3. **If you intend to appear at the hearing** to contest the objection to your claim, **you must notify the person listed below on or before Thursday, September 26, 2024.** If you do not notify the person listed below that you intend to appear, the Objector will be entitled to a postponement of the hearing.

Michael A. Cibik
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102
215-735-1060
mail@cibiklaw.com

Dated: August 23, 2024